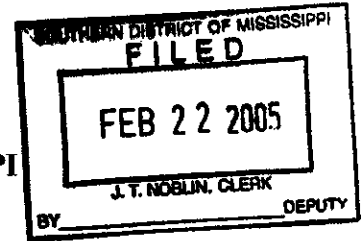


IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI
EASTERN DIVISION



AMERICAN RELIABLE INSURANCE COMPANY
and VOYAGER LIFE INSURANCE GROUP

PLAINTIFFS

VS.

CIVIL ACTION NO.: 4:04CV221LN

SHIRLEY BEASON, ANNIE BENDER,
SHELLIE CRAWFORD, LISA DUBOSE, ANTHANOLA ESTES,
ROSE EVERETT, CLINTON GRAY, KERMIT GRAY, CLARA
JORDAN, EMMA JORDAN, CHRIS KELLEY, JULIE McCANN
a/k/a JULIE McGILL, W. C. McCANN, JOHNNIE McDOUGLE, ANNIE
MILLER, FELICIA MILLER, TOMMY MILLER, IRMA NOBLES,
CURTIS RUSSELL, Jr., TRACY TAYLOR, TWALLA TAYLOR,
JOHN WALKER, PATRICIA WALKER, JOHN WARREN,
EUGENE WORSHAM and LUTHER WOULARD

DEFENDANTS

APPLICATION TO CLERK FOR ENTRY OF DEFAULT

COME NOW the Plaintiffs American Reliable Insurance Company ("ARIC") and Voyager Life Insurance Company ("VLIC"), incorrectly identified in the Complaint as Voyager Life Insurance Group, and hereby request that the United States District Court Clerk for the Southern District of Mississippi, Eastern Division enter default against Defendant, **John Walker**, in the above entitled action for failure to plead, answer or otherwise defend the complaint as set out in the Affidavit annexed hereto.

This the 21st day of February, 2005.

Respectfully submitted,

AMERICAN RELIABLE INSURANCE
COMPANY AND VOYAGER LIFE
INSURANCE COMPANY

By: _____

Walter D. Willson (MSB # 7291)

Randy L. Dean (MSB # 6011)

Jeffrey B. Rimes (MSB #100017)

Their Attorneys

OF COUNSEL:

WELLS MARBLE & HURST, PLLC

Post Office Box 131

Jackson, Mississippi 39205-0131

Tel: (601) 355-8321

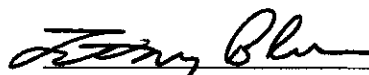
CERTIFICATE OF SERVICE

I, Jeffrey B. Rimes, do hereby certify that a true and correct copy of the above and foregoing application to clerk for entry of default has been served, via first class mail, postage prepaid, to the following:

John Walker
74 Jones Walker Loop
Waynesboro, Mississippi 39367

DEFENDANT

So certified this the 2nd day of February, 2005.


Jeffrey B. Rimes

**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI
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EUGENE WORSHAM and LUTHER WOULARD**

DEFENDANTS

AFFIDAVIT OF DEFAULT

STATE OF MISSISSIPPI

COUNTY OF HINDS

Jeffrey B. Rimes, being duly sworn, deposes and says:

1. I am one of the attorneys of record for the Plaintiffs, American Reliable Insurance Company ("ARIC") and Voyager Life Insurance Company ("VLIC"), incorrectly identified in the Complaint as Voyager Life Insurance Group, and have personal knowledge of the facts set forth in this Affidavit.

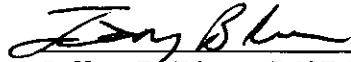
2. **John Walker** was duly served with a copy of the Summons and a copy of the Complaint for Order Compelling Arbitration by service of process by Robert Joiner, on January 6, 2005, by leaving a true copy of same with wife of the defendant, Patricia Walker, see stamp filed copy of summons with executed Returns of Service appended as Exhibit "A".

3. More than twenty (20) days have elapsed since the date on which Defendant was served with the Summons and a copy of the Complaint as required by Rule 4 of the Mississippi Rules of Civil Procedure.

4. John Walker has not answered or otherwise defended as to American Reliable Insurance Company and Voyager Life Insurance Company, filed an answer or other defense with the Clerk of the Court or delivered a response to the undersigned attorney of record for American Reliable Insurance Company and Voyager Life Insurance Company.

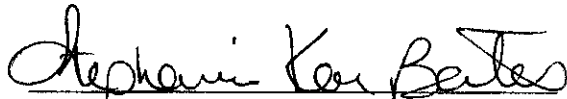
5. This Affidavit is executed in accordance with Rule 55(a) of the Federal Rules of Civil Procedure for the purpose of enabling American Reliable Insurance Company and Voyager Life Insurance Company to obtain an entry of default against John Walker for his failure to answer or otherwise defend as to American Reliable Insurance Company and Voyager Life Insurance Company's Complaint.

THIS the 2nd day of February, 2005.



Jeffrey B. Rimes (MSB#100017)

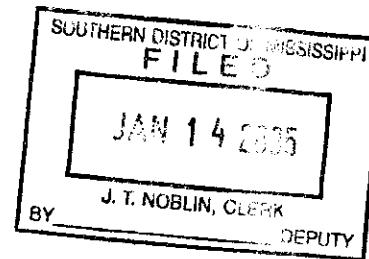
SWORN TO AND SUBSCRIBED before me, this the 21st day of February, 2005.



NOTARY PUBLIC

My Commission Expires:
Notary Public State of Mississippi At Large
My Commission Expires: October 6, 2006
Bonded Thru Heiden, Brooks & Garland, Inc.

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FOR THE SOUTHERN DISTRICT OF MISSISSIPPI
EASTERN DIVISION**



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EUGENE WORSHAM and LUTHER WOULARD**

DEFENDANTS

SUMMONS

**TO: John Walker
74 Jones Walker Loop
Waynesboro, Mississippi 39367**

NOTICE TO DEFENDANT

**THE COMPLAINT WHICH IS ATTACHED TO THIS SUMMONS IS IMPORTANT AND
YOU MUST TAKE IMMEDIATE ACTION TO PROTECT YOUR RIGHTS.**

You are hereby summoned and required to serve upon Jeffrey B. Rimes, attorney for American Reliable Insurance Company, Voyager Life Insurance Company and Voyager Guaranty Insurance Company, whose post office address is Post Office Box 131, Jackson, Mississippi 39205-0131, and whose street address is 600 Lamar Life Building, 317 East Capitol Street, Jackson, Mississippi 39201, an answer to the Complaint and Petition to Compel Arbitration, which is herewith served on you, within twenty (20) days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the complaint.

You must also file the original of your response with the Clerk of this Court within a reasonable time afterward.

Issued under my hand and the seal of said Court, this 17 day of Dec, 2004.

U.S. District Court Clerk of
Southern District of Mississippi

By: R. Lowery, D.C.

